

FIG. 1 is a block diagram of a network system 100. The network system 100 includes a network 103, a caller party 101, a merchant intermediary 105, and a receiver party 107. The caller party 101 is connected to the network 103. The merchant intermediary 105 is connected to the network 103. The receiver party 107 is connected to the network 103. The network 103 is a communication network that facilitates communication between the caller party 101, the merchant intermediary 105, and the receiver party 107.

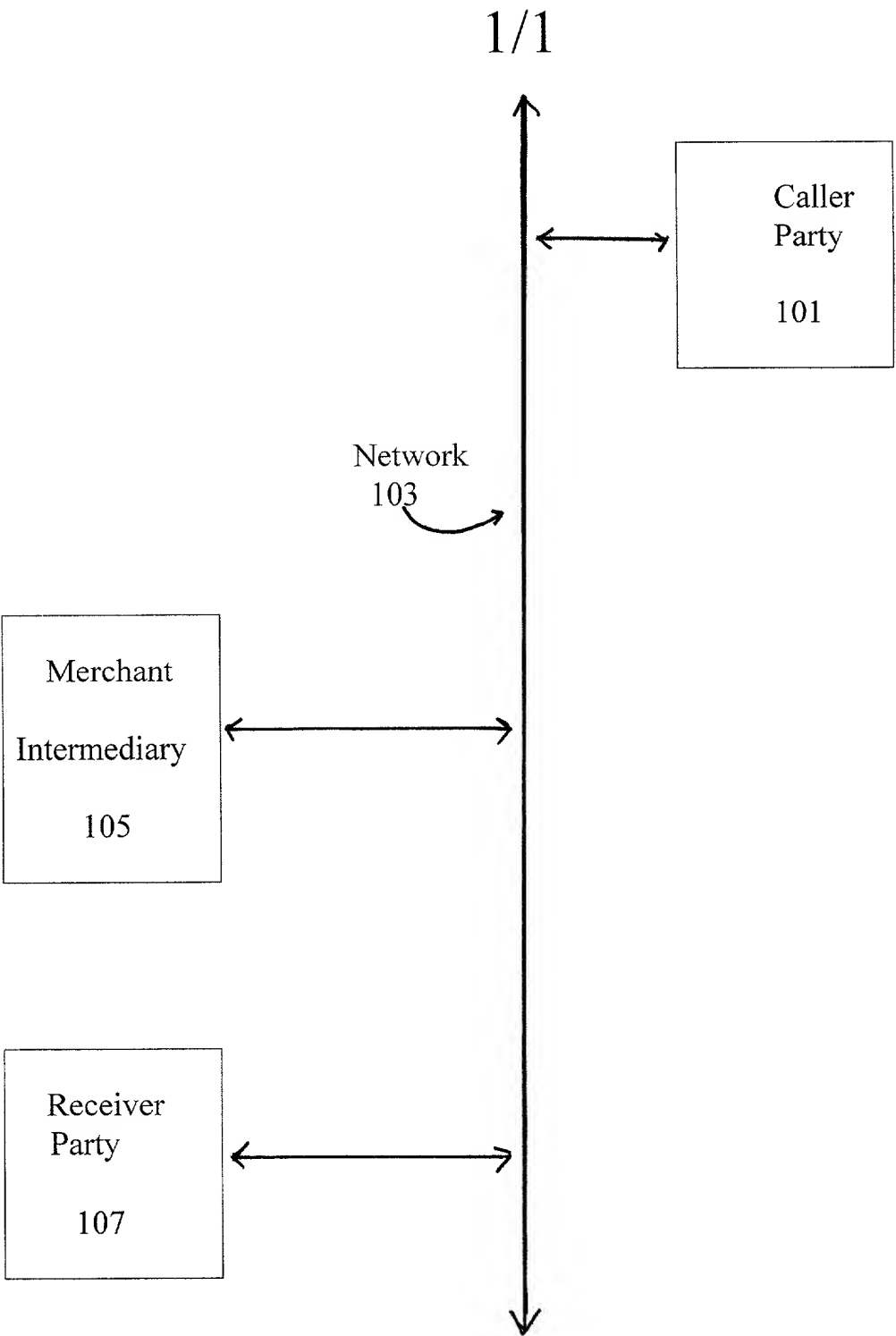


FIG. 1

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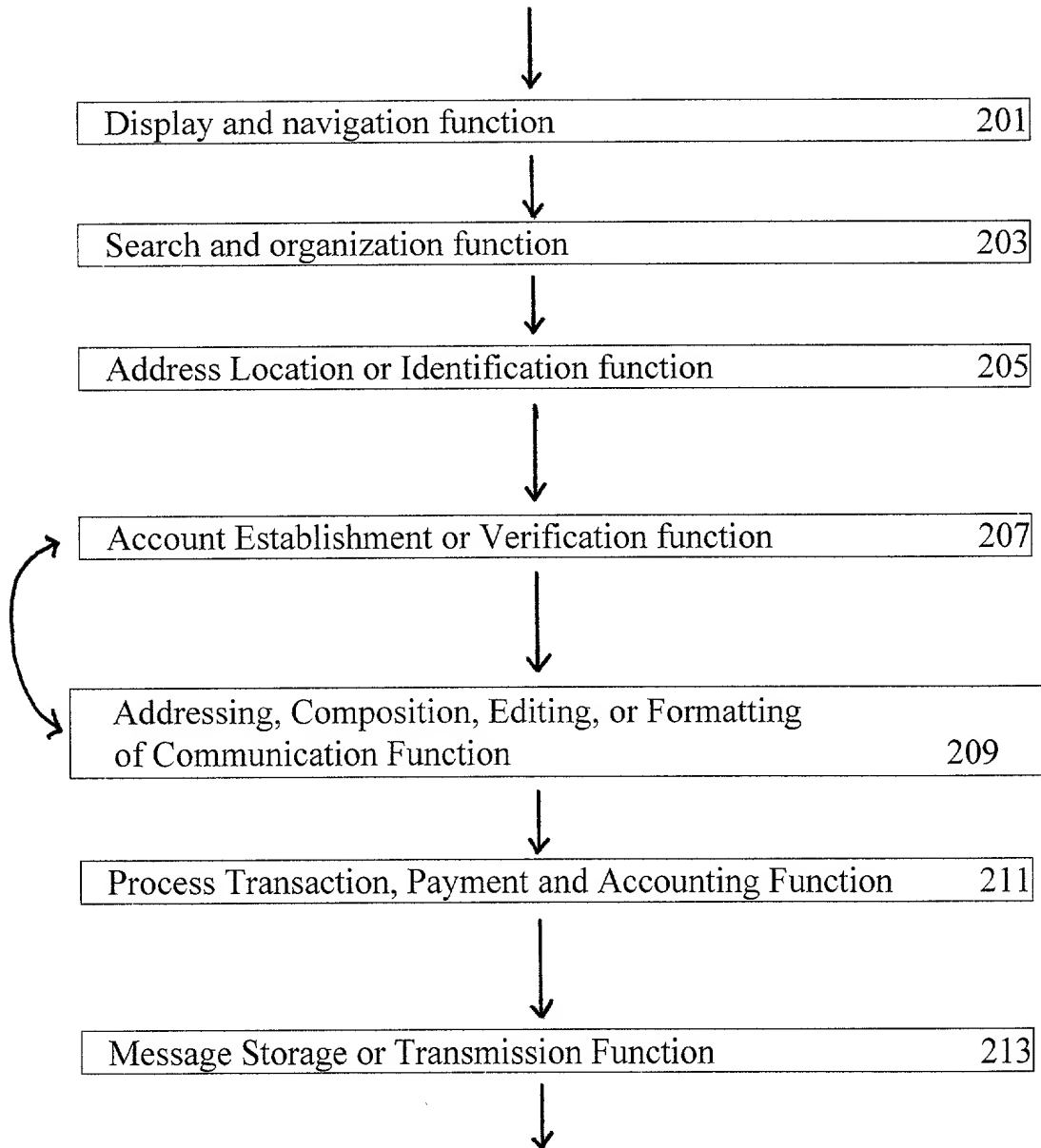


FIG. 2